

1 A. Yes.

2 (J. Allin Deposition Exhibit 4 marked for
3 identification.)

4 Q. I show you what we've marked as Exhibit 4. It's a
5 letter dated October 21, 2004 also from Centrus Group. The
6 addressee is covered up again. Re: Allin and Companies and
7 Snow Management Group. The author of the letter apparently
8 was a Robert L. Cohen again. Have you seen this letter
9 before?

10 A. Yes.

11 Q. This refers to a letter of intent regarding the
12 purchase of assets of Snow Management Group by an
13 unidentified entity. Do you understand this to be in
14 reference to Symbiot?

15 A. Yes.

16 (J. Allin Deposition Exhibit 5 marked for
17 identification.)

18 Q. I show you now a note or a notice that I
19 understand came to Heritage anonymously. And I've marked
20 this as Deposition Exhibit 5. Have you ever seen that
21 before today?

22 A. No.

23 Q. Recognizing that you're only seeing that for the
24 first time today, do you have any knowledge of who may have
25 sent this notice to Heritage?

1 A. We suspect we know who sent it.

2 Q. Who do you suspect?

3 A. Karioty.

4 Q. That's the entity that asserted the claim against
5 you and is currently in AAA arbitration?

6 A. Yes.

7 (J. Allin Deposition Exhibit 6 marked for
8 identification.)

9 Q. Mr. Allin, I've presented you with what we've now
10 marked as your Deposition Exhibit 6. This is a compilation
11 of documents that we received from you as part of the
12 discovery in this case. It appears to be spreadsheets and
13 schedules of expenses. And I have several questions
14 regarding these documents. Let me ask you this. Who was
15 responsible for generating these documents?

16 A. The initial work was done by an administrative
17 assistant who worked for us for a short period of time, and
18 then passed on to the administrative assistant who was with
19 us until I was separated from Symbiot.

20 Q. Okay. Who was the original administrative
21 assistant?

22 A. Julie somebody.

23 Q. Can't recall her last name?

24 A. I don't pay attention to other women in my office.

25 Q. That's a smart and diplomatic answer. But in all

1 seriousness, do you have any recollection of her last name?

2 A. I do not. That doesn't mean she didn't have a
3 last name, I just don't know what it was.

4 Q. When did Julie leave the company?

5 A. Oh, I don't think she was there about a week.

6 Q. So she was a short-termmer?

7 A. When I said a short period of time, I mean short.

8 Q. And was her principal responsibility for the week
9 that she was there to work on this?

10 A. Actually, I do believe that's exactly what it was.

11 Q. When was she employed?

12 A. It would have been right about the time Heritage
13 filed the lawsuit.

14 Q. Was she hired to do this?

15 A. No.

16 Q. Heritage employees, are they required to keep any
17 type of time cards or time sheets or other time records?

18 A. I would have no idea what Heritage's policy is for
19 that.

20 Q. That's my mistake. I misspoke. At Allin and
21 Companies and SMG, are your employees required to maintain
22 or keep any time records?

23 A. Generally, no.

24 Q. Are there exceptions? When you say generally.

25 A. There might be from time to time, when we want to

1 bill a customer on a per-hour basis. But it would be few
2 and far between.

3 Q. How about the office or administrative staff; are
4 they required to maintain any time records?

5 A. No. As I've said to others previously, we're not
6 a law firm and we don't keep track to the minute of what
7 everybody is doing.

8 Q. As a percentage, had the Heritage contract gone
9 forward, how large of a portion of your business would it
10 have been?

11 A. Probably somewhere between 15 and 20 percent.

12 Q. When you contracted with Heritage, were you
13 concerned at all, based upon the prior problems you had had
14 with cash flow and service providers who had not been paid
15 at that time -- in other words, did it cause you any concern
16 that you were taking on what sounds, to me, to be a very
17 substantial new customer at a time where you didn't -- you
18 had not had the cash flow to stay current with your service
19 providers to date?

20 A. Not in the least.

21 Q. Why not?

22 A. We had multiple parties who were interested in
23 either becoming equity partners or acquiring SMG. And we
24 had done some in-depth analysis of certain customers, and
25 had not renewed contracts that we knew were not profitable.

1 Allin Companies and Snow Management Group after you sold the
2 snow removal business to Symbiot.

3 A. I was contractually obligated not to compete with
4 the acquired company, with Symbiot.

5 Q. So not only did you not retain the capacity, the
6 equipment or the ability to perform that contract, the
7 arrangement that you entered into with Symbiot expressly
8 precluded you from doing so?

9 A. On my own, correct.

10 Q. Going back to Exhibit 6. Did Mr. Haataja maintain
11 any time records, to your knowledge?

12 A. I don't know.

13 Q. How about Mr. Rohe, R-O-H-E?

14 A. I don't know that either.

15 Q. How about David Dziuban; did he maintain any time
16 records, to your knowledge?

17 A. I don't know.

18 Q. On the right-hand side of the first page of
19 Exhibit 6 you'll see hours at a fixed rate. For example, it
20 looks like for Mr. Dziuban, it says, "Regional manager,
21 dash" -- well, I take that back, I may be misinterpreting
22 this.

23 Do you see about midway down the page now on the
24 left-hand side it says, "Regional manager, dash, SPs, comma,
25 site reviews, comma, budgeting." And if you follow that

1 line across, you'll see an amount, \$3,800. It looks like,
2 "RM, dash, Smallwood." And then 40 hours at \$95 per. Let
3 me ask you first. Do you know the identity of the person to
4 whom this entry relates?

5 A. Yes.

6 Q. And who is that?

7 A. Mike Smallwood.

8 Q. And who is Mike Smallwood?

9 A. He would have been the regional field manager for
10 New England.

11 Q. Was he required to keep time records?

12 A. No.

13 Q. On what terms was he paid?

14 A. Salary plus commission.

15 Q. So you weren't paying him \$95 an hour, were you?

16 A. No.

17 Q. And the 40 hours that's referenced here, do you
18 know where that number came from?

19 A. It would have been an IM. I am surmising that he
20 was contacted and asked how much time he had put into the
21 Heritage contract over the course of our dealings with
22 Heritage.

23 Q. On what basis do you surmise that? Has anyone
24 told you that?

25 A. Nobody has told me that specifically.

1 Q. When you -- let me back up as a foundational
2 matter. Did you give the assignment to the administrative
3 assistants to prepare these schedules?

4 A. Yes.

5 Q. And what were your instructions to the
6 administrative assistants regarding the preparation of these
7 schedules?

8 A. Contact the various people who had input into the
9 Heritage contract and find out how much time they've got.
10 Ascertain direct costs. And put it all together so that I
11 can submit it to counsel.

12 Q. I talked to you a moment ago about Julie -- the
13 first administrative assistant who only worked for you for a
14 short time. What was the name of the second administrative
15 assistant?

16 A. Mary Russell.

17 Q. Where is Mary now; still in Erie?

18 A. Yes.

19 Q. Does she still work for Symbiot?

20 A. No.

21 Q. Did she cease to work for Symbiot at or about the
22 same time that your employment ended?

23 A. The same day.

24 Q. On the right-hand side -- I won't go through each
25 one of these, each one of these entries. But you'll see

1 that the hours are fairly even: 40, 8, 10, 100, 100, 25,
2 200, 80, 40, 100, 100, 100, 100, on Page 1. Is it your
3 understanding that those are numbers that were actually
4 supplied by each of the individuals listed on the schedule?
5 For example, there's Mr. Smallwood at 40, Mr. -- it looks
6 like a J. Casey at 8, J. Terrance at 10, Mr. Hrovat at 100
7 hours. It's your understanding that those are numbers
8 supplied by those individuals?

9 A. Yes.

10 Q. To your knowledge -- recognizing you didn't
11 prepare this. But to your personal knowledge, are there any
12 other time records reflecting the activities of the
13 individuals listed here other than the schedules?

14 A. No.

15 Q. And the new hires that you mentioned earlier in
16 your deposition, Dziuban, Rohe and Haataja -- Haataja.
17 Whatever. Duane.

18 A. That's what we called him.

19 Q. I can see why. Those are listed here as the last
20 three entries on the first page; is that correct?

21 A. That's the way it reads, yes.

22 Q. We'll leaf through this exhibit here in a moment.
23 But as to the individuals listed on Page 1, am I correct
24 that there's no detail as far as when they performed the
25 hours listed on the first page of Exhibit 6?

1 A. Not to my knowledge.

2 Q. So it's basically a round number at a particular
3 hourly rate for each of the affected individuals?

4 A. That's the way it reads, yes.

5 Q. The \$95 an hour, how was that determined?

6 A. My instructions were that we would use rates --
7 no, that's a mistake. The instructions to me were to
8 utilize rates that we would charge a customer if we were
9 doing the work on an hourly rate basis.

10 Q. And where did you receive those instructions, from
11 whom?

12 A. From counsel at the time.

13 Q. We've talked about -- well, we've talked a little
14 bit about the three new hires. But if you would be kind
15 enough on Page 1 to just run down the individuals listed in
16 the second column from the right. And tell me their full
17 names, if you recall them, and what their positions were
18 with Allin and Companies, just so I know who these folks
19 are.

20 A. Okay.

21 Q. Smallwood.

22 A. Michael Smallwood. He was a regional field
23 manager for the northeast region. Jessie Casey was a field
24 manager who lived in Connecticut and worked in Connecticut
25 and New York. Jason Terrance lived in Connecticut and

1 worked Connecticut; field manager. Ralph Hrovat was the
2 regional manager based in New Jersey covering the
3 midAtlantic from roughly Delaware up to lower New York.

4 Ralph Santoro was based in New Jersey and worked
5 mostly in New Jersey. However, Ralph was one of those
6 individuals if we said, drive to Albuquerque and measure a
7 site, he would do it, and not stop until he got home.

8 Dave Gallagher is a production coordinator. And
9 Dave Gallagher lives in Allentown, and his job was to visit
10 sites to interact with service partners or service providers
11 in order to properly educate them about the methodologies we
12 wanted to use in clearing of the sites.

13 Terry Pancura was -- she worked in Erie for Rudy
14 Rieder, and handled the producing of the production sheets.
15 And those sheets would tell service partners where the snow
16 was to be stacked and the different obstacles that were on
17 sites.

18 Chet Zelgowski also worked for Rudy Rieder. And
19 Chet would function as a supervisor to Terry. And he also
20 interacted with service providers on a direct basis.

21 Rudy Rieder was in charge of production. So it
22 was his job to make sure the sites were maintained and
23 equipment got to different locations. Chet and Terry worked
24 for him.

25 Brian Marshal, strategic account manager. He was

1 ultimately going to be responsible for Heritage, and, in
2 fact, did a lot of the leg work putting together --
3 validating the pricing structure that Heritage had provided
4 us with. And he too had interaction with Bob and other
5 individuals at Heritage.

6 Dave, Bryan and Duane we've had discussion about.
7 Do you want me to say that again?

8 Q. That's all right, we've already identified them.

9 A. And for me, that's pretty good, because I'm bad
10 with names.

11 Q. That's not bad. All the individuals except for
12 Dave, Bryan and Duane at the bottom here, though, those were
13 existing employees who were already working on a salaried or
14 a salary commission mixed basis as of the time you entered
15 into the contract with Heritage?

16 A. That's correct. I do not believe any of these
17 individuals were hired as a result of the Heritage contract,
18 but I can't be absolutely certain about that.

19 Q. On the third page of Exhibit 6 there's a notation
20 here, "Business development, \$22,500. J. Allin, 100 hours
21 at \$225 per." Do you see that about three-quarters of the
22 way down the page?

23 A. I do.

24 Q. What does that represent?

25 A. Time that I spent interacting with Jeff and

1 advising him; and near the end of the contract, negotiation;
2 and the interaction I had with the insurance company and
3 Heritage. And it's my time spent.

4 Q. Now, the contract was signed on -- by you on or
5 about October 4, 2004, and terminated one month later. Did
6 those hours take place during that one-month time, or does
7 it cover a broader period of time?

8 A. It covers a broader period of time.

9 Q. What period of time is covered by that?

10 A. From the time Heritage was beginning to insist
11 that we hire people and put them in place, regardless of
12 whether we had a written contract in place, up through the
13 decision to terminate the three individuals who had been
14 hired strictly from Heritage.

15 Q. And when you say at the time Heritage was
16 insisting that you hire people even though you didn't have a
17 written contract, when did that occur?

18 A. Oh, my goodness, that started back in August.
19 They were just unmerciful about, have you hired anybody yet,
20 and do you have people yet, and have you contacted service
21 providers, and we need to get this going, and you're not
22 going to be able to perform.

23 Q. And who said that?

24 A. That was -- most of that contact came from Bob,
25 although we were getting inquiries from all over the country

1 from site people who were in charge of Heritage sites
2 saying, you know, you've got to get going here, it's going
3 to snow. And service providers for Heritage who were
4 calling and saying, we've been doing this work for years,
5 and we've been notified by Heritage that you have the
6 contract; well, that's not entirely true, we don't actually
7 have a signed contract; yeah, but we've got to get going.
8 That kind of thing.

9 Q. The statements that you attributed to Bob
10 Prendergast, were those made to you or Mr. Vernon?

11 A. To Mr. Vernon.

12 Q. So you don't have personal knowledge of those
13 aside from what Mr. Vernon has told you?

14 A. That's accurate.

15 Q. There was a provision in the contract, Exhibit
16 A -- and I know I'm whipsawing you back and forth between
17 documents. Keep that schedule out, though, because I'm
18 going to come right back to it.

19 A. That particular page?

20 Q. Yeah, I'll be coming back to that. If you take a
21 look in the contract, there's a provision in here talking
22 about providing signed subcontractor agreements to Heritage
23 on or before October 31, 2004. I believe it's Paragraph 4.
24 It would be the second sentence. "Contractor shall deliver
25 copies of the signed subcontracts for each property to owner

1 prior to October 31, 2004." Do you know whether that was
2 done?

3 A. We were making a concerted effort to -- my
4 understanding was we were making a concerted effort to
5 comply with that time frame. However, it was my
6 understanding that it was also understood between Jeff and
7 Bob Prendergast that that was an unrealistic expectation,
8 given the fact that the contract was signed on October 3rd.
9 And while we were making progress towards that prior to the
10 actual contract signing, we were going to have to work
11 towards filling higher percentage snow markets first.

12 Q. To your knowledge, prior to October 31, 2004, or
13 at any time prior to the termination of the Heritage
14 contract by Heritage, had any subcontracts been provided to
15 Heritage?

16 A. I don't know.

17 Q. If that happened, you have no knowledge of it.

18 A. That's correct.

19 Q. And any discussions regarding flexibility on that
20 date, you weren't privy to any discussions with the Heritage
21 individuals?

22 A. Not firsthand experience, that's correct.

23 Q. Going back to Exhibit 6. It's fair to say, is it
24 not, that for each of the entries here that specify hours by
25 an individual at a specific rate and then a corresponding

1 amount, none of those amounts were actually spent by SMG,
2 were they?

3 In other words, you guys didn't write a check in
4 these amounts to anyone or pay anyone. You weren't paid an
5 additional \$22,500, Mr. Vernon wasn't paid \$33,000, Linda,
6 whoever that is, where it lists phone calls, office
7 administration, \$1,080 at the top of Page 3, she wasn't paid
8 \$1,080, was she?

9 A. I had stated previously that the amounts there are
10 amounts that we would have charged a customer if we were
11 doing it by the hour.

12 Q. I just want to make sure I'm clear and the record
13 is clear, that none of these amounts here were actually
14 expended by Allin.

15 MR. MARKHAM: You mean -- let me make sure I
16 understand it. Obviously, all these people were
17 paid something.

18 MR. LANZILLO: Right.

19 MR. MARKHAM: When you say they weren't paid
20 \$1,000; they were paid \$1,000 because they get a
21 salary and they get paid every week. So I'm
22 just -- I'm having a hard time understanding
23 exactly what it is you're asking.

24 Q. Other than what these people otherwise would have
25 been paid as part of their normal employment

1 responsibilities, they weren't paid anything on top of that
2 which corresponds to this schedule, were they?

3 A. No.

4 Q. And to the best of your knowledge, none of the
5 hours listed here were determined based upon an
6 administrative assistant consulting any business records.
7 This was -- it came from some other source; is that correct?

8 A. As I previously stated, it would have come from
9 the individual or their supervisor who asked the individual
10 how much time they spent.

11 Q. That was basically your instructions to the
12 administrative assistant?

13 A. Yes. Because I know we don't keep time locks
14 locks for different projects in a fashion which you have
15 asked me.

16 Q. On the fourth page of Exhibit 6 there's a list of
17 expenses. Flight to Fort Lauderdale, John Allin; flight to
18 Fort Lauderdale, Jeff Vernon; ground transportation; hotel.
19 Would that have been in connection with the presentation
20 that you made, or at least some of these in connection with
21 the presentation that you made to Heritage at their property
22 managers' meeting?

23 A. Yes.

24 Q. These dates are separated by approximately one
25 month. Which of the four entries here relates to that

1 particular meeting?

2 A. It would have been the February 22nd date. 1/21
3 would have been the date we paid for the expense.

4 Q. I see. Didn't you regard these expenses as
5 marketing expenses at the time?

6 A. I don't know the answer to that.

7 Q. In other words, if two months down the road
8 Heritage said, you know, we've found what we think is a
9 better deal or we've decided to keep this in-house, these
10 are amounts for which you would not have expected to receive
11 compensation.

12 A. That's correct.

13 Q. The next page, I assume, is a summary that would
14 match up with other schedules. I don't know why it's in
15 this particular order. This is the way it was produced to
16 me. Do you have any knowledge of the content of this page
17 of Exhibit 6?

18 A. No.

19 Q. On Page 6 of Exhibit 6 --

20 A. Show me the page.

21 Q. At the top of the page it's -- upper left-hand
22 corner it says, "Expense, JV travel expense."

23 A. I'm on that page.

24 Q. All right. And then it has -- it says, "Brian
25 Marshal, travel expenses." Are there any expenses for

1 Mr. Marshal?

2 A. I don't know.

3 Q. "Peggy Allin, dash, interviews." Did Mrs. Allin
4 travel to these locations? Is that the point of this
5 schedule?

6 A. That's correct.

7 Q. Legal counsel at the bottom of the page is empty.
8 There's nothing there for legal counsel. Then supplies,
9 labels, envelopes and the like. Do you know how those
10 were -- how those amounts were determined?

11 A. Those would have been direct expenses that we
12 incurred in sending out of the RFP to the service providers.
13 That's noted on the right-hand side.

14 Q. Were those tracked or are those estimates?

15 A. Those would have been tracked.

16 Q. On the next page, appears to be an accounting of
17 time for you and for Mr. Vernon. For yourself individually
18 on 2/18/2004, which, again, is several months before the
19 contract. It says, "Preparation of presentation in
20 Florida." I assume that's the same presentation we
21 discussed earlier at the property managers meeting?

22 A. That's correct.

23 Q. And you put down ten hours?

24 A. Correct.

25 Q. Was that an estimate?

1 A. Yes.

2 Q. And then the next entry, it shows 2/22 through
3 2/24/04, "Trip to present SMG to Heritage." Is that a fair
4 characterization of the purpose of the trip?

5 A. No. And I did not review this before you got it.
6 And, quite frankly, that kind of charges you for our sleep
7 time, which is not kosher.

8 Q. I mean, that does include every hour you were on
9 the trip.

10 A. Yeah. And my instructions to my administrative
11 assistant was to put together the hours that had been
12 expended. Those hours should have been, to be fair, not
13 included.

14 Q. The same thing for Mr. Vernon. 20 hours for prep,
15 48 hours for the trip itself?

16 A. To be fair, yes.

17 (Discussion held off the record.)

18 Q. Where did your administrative assistant get these
19 numbers, though?

20 A. She would have gotten them from me and from Jeff.

21 Q. Your numbers, are these estimates?

22 A. Yes.

23 Q. And the next page, the seventh page of the
24 exhibit, there's several entries for -- and it's just
25 generically phone calls. It says, ops audit, 24 hours at

1 \$45 an hour. To your knowledge, there's no further detail
2 as to who was called, when they were called, the amount of
3 each call, anything like that, is there?

4 A. That's correct.

5 MR. MARKHAM: So it's clear, Rich, I think this
6 may be the eighth page of this exhibit.

7 MR. LANZILLO: Thank you.

8 A. The one that says sites entered in the upper
9 left-hand corner?

10 Q. That's it.

11 A. Make sure we're all talking about the same one.

12 Q. And I think we discussed this earlier. To your
13 knowledge, in terms of the time reflected here that --
14 corresponding to specific individuals, to your knowledge,
15 there's no other records that would more specifically
16 document what was done, when it was done, and the amount of
17 time devoted; is that fair?

18 A. Yes, sir.

19 Q. That will save us some time. And you personally
20 did not discuss the activities or the times referenced here
21 with any of the individuals listed, did you?

22 A. That's correct.

23 Q. Did Mrs. Allin participate in the compilation of
24 this document, to your knowledge?

25 A. I don't know.

1 Q. On the next page -- strike that. Actually, let's
2 skip a couple of pages until you get to the page of
3 Exhibit 6 that has printing only on the left third of the
4 page. And the words at the top of the page begin, "Data
5 enter some of the 110 sites into," and then below that
6 there's a date, 10/20/2004. PAMS, appears to be four hours.
7 And below that, "Calls to prospective bidders." Do you see
8 that?

9 A. I have that page.

10 Q. Do you have any knowledge concerning the
11 activities described here, who performed them, how this
12 information was compiled, other than by your administrative
13 assistant?

14 A. I do not.

15 Q. In the narrative here where it says 10/19/04
16 through 11/11/04, it says 24 -- apparently 24 hours on the
17 RPF package. And below that there's an entry. Let me just
18 read it. "Calls to and from prospective bidders re:
19 confirmation of SPs to receive RFP packets, calls to SP to
20 confirm receipt of RFP package, site specific questions re:
21 scope of work, follow-up calls, regarding Symbiot not
22 responsible for contract." Do you see that?

23 A. I do.

24 Q. First of all, what's the reference to SP, if you
25 know?

1 A. Service provider.

2 Q. And then follow-up calls regarding Symbiot not
3 responsible for contract. Do you know what that's --

4 A. I do not.

5 Q. -- referring to?

6 A. Yes, I do. Once the contract was cancelled, we
7 continued to receive calls from service providers who were
8 still under the impression that we had the contract by that
9 point in time, we were part of Symbiot, or that we were
10 going to be part of Symbiot. And we had to answer those
11 calls.

12 Q. PAMS, do you know what that -- it's all caps. Is
13 that an acronym, someone's name?

14 A. It is.

15 Q. What is it?

16 A. It is the name of the provider account manager
17 system. It is a computer software program.

18 Q. The provider account management software, what
19 does that document? What does that record?

20 A. We had a software program where each site would be
21 entered into the account management software. So if a
22 service provider or a site manager were to call about that
23 particular site, we would log in the time of the call and
24 the nature of the call and the action that was required, if
25 any. And then what action was performed. It's so we can

1 keep an accurate accounting of what takes place on the site.

2 That all has to be entered into the system and get
3 it set up so that we can track what is going on at each
4 particular site as it pertains to inquiries or calls that we
5 get from or to a provider or the site manager or customer.

6 Q. Does the PAMS system include any entries relative
7 to Heritage? In other words, was there any input, to your
8 knowledge, regarding the Heritage sites?

9 A. I don't know specifically. But it generally would
10 not have been activated until it snowed.

11 Q. Okay. And there had been no snow removal services
12 provided at any of those sites as of November 4, to your
13 knowledge; is that correct?

14 A. Correct.

15 Q. On the last page of Exhibit 6, I did want to ask
16 you a quick question. Again, this appears to be a type of
17 summary?

18 A. Which page are we on?

19 Q. The very last page.

20 A. The one that says dates, hours, reason at the top.

21 Q. Yeah.

22 A. Okay.

23 Q. Do you know to whom these entries relate? I mean,
24 we've got dates, hours, reason, June 17, '04. 4.0.
25 Presumably, that's a reference to hours. "Search Internet

1 for local newspapers in various cities needed, contacting
2 newspapers to gather info placing ads. Presenting pricing
3 to JA for approval to place ads."

4 A. Based on the content?

5 Q. Um-hum.

6 A. I believe this would be Peggy Allin's log.

7 Q. As far as who is doing the service here -- or
8 strike that -- who is engaging in the activity described
9 here, do you know who -- is it all Peggy Allin, to your
10 knowledge, or can you tell?

11 A. That's a question that you'll probably have to ask
12 her, because I can't definitively say one way or the other.

13 Q. You have no personal knowledge of the information
14 reflected on this schedule; is that fair?

15 A. It says here I had dinner with the new employees
16 at the Colony Restaurant, third from the bottom. And I do
17 remember that. I don't know what the \$3 refers to.

18 Q. Actually, I would guess that's three hours.

19 A. Three hours, right.

20 Q. Other than that, is there anything else on here
21 concerning what you have personal knowledge?

22 A. I can't say that there is. Other than those items
23 that she says were reviewed with me. I can't specifically
24 state that I remember that date and what that was.

25 Q. Other than the detail such that it is that is

1 provided in Exhibit 6, are you aware of any other
2 documentation or means whereby I can determine whether the
3 hours listed here for these various employees in schedule
4 six, whether those hours were performed before or after the
5 contract date with Heritage in October of 2004?

6 A. I do not.

7 Q. And I take it from your earlier testimony, and
8 correct me if I'm wrong, that you did not participate in any
9 face-to-face or conversational negotiations concerning the
10 content of the contract that we've marked as Exhibit A, your
11 contract with Heritage.

12 A. Face to face with whom?

13 Q. Anyone from Heritage.

14 A. That's correct.

15 Q. You did make some changes, I understand, which are
16 noted in the agreement itself. If you have a copy there,
17 maybe we can go through them quickly. There's handwriting
18 on Page 3, the lower right-hand corner. Is that your
19 handwriting?

20 A. It is.

21 Q. The first set of changes, the first changes appear
22 to be on Page 5. A line is crossed out, and there's
23 initials. Is that your modification?

24 A. It is.

25 Q. Page 7 appears to be dated with your initials as

1 well. And then there's a change on Page 8. Is that your
2 handwriting for that change as well?

3 A. It is.

4 (J. Allin Deposition Exhibit 7 marked for
5 identification.)

6 Q. Mr. Allin, I'm showing you now what I've marked as
7 your Deposition Exhibit 7. This is entitled Snow Removal
8 and Ice Management Services Master Agreement. Do you
9 recognize this document?

10 A. I do.

11 Q. Is this a document prepared by or on behalf of
12 SMG?

13 A. Yes.

14 Q. Would this be the form of the agreement that's
15 referenced in -- I believe it's Paragraph 4 of the agreement
16 between Heritage and you. That's the part of the agreement,
17 the Heritage agreement, that discusses the providing of
18 executed subcontracts to Heritage by SMG on or before
19 October 31, 2004. Is this the form of the document that
20 would have been or should have been provided under the
21 agreement?

22 A. I can't specifically recall what that refers to.

23 Q. Is this the standard form of subcontract that SMG
24 utilized for snow removal services with its service
25 providers?

1 A. Yes.

2 Q. Prior to its execution, did you read the Heritage
3 agreement in its entirety?

4 A. Yes.

5 Q. And as of the execution of that agreement, you had
6 a letter of intent with Symbiot for the sale of the snow
7 removal part of your business, correct?

8 A. Yes.

9 Q. Did you understand, pursuant to Paragraph 13 of
10 the Heritage agreement, that the agreement was not
11 assignable without Heritage's express consent in its sole
12 discretion?

13 A. Yes.

14 Q. When you proceeded with the final agreement with
15 Symbiot to sell the snow removal part of your business to
16 Symbiot, did you understand that you were executing a
17 restrictive covenant which would preclude you from servicing
18 the Heritage agreement after you sold that part of the snow
19 removal business to Symbiot?

20 A. I don't understand the question.

21 Q. You knew, didn't you, that once you signed that
22 agreement with Symbiot, that John Allin, doing business as
23 Allin and Companies and Snow Management Group, would no
24 longer have the right or the ability to provide the services
25 you had contracted to provide to Heritage.

1 A. Correct.

2 MR. MARKHAM: To make it clear too. I mean, his
3 testimony has been that the closing of the Symbiot
4 deal came well after this contract and after the
5 termination of this contract.

6 Q. The closing occurred on November 15, right?

7 A. November 22nd.

8 Q. When was the agreement with Symbiot signed?

9 A. It was in October. I don't recall exact dates.

10 Q. So when you signed the agreement with Symbiot, you
11 understood you were signing an agreement that would render
12 it impossible for you to perform under your contract with
13 Heritage.

14 A. I would take some issue with that. But for me
15 personally, to do it on my own?

16 Q. Yes.

17 A. Yes.

18 Q. Let me show you what will be the final exhibit
19 we'll mark.

20 (J. Allin Deposition Exhibit 8 marked for
21 identification.)

22 Q. Mr. Allin, let me show what you we've marked as
23 your Deposition Exhibit 8. And correct me if I'm wrong.
24 This is a letter dated November 3, 2004, which I believe was
25 faxed to you on November 4, 2004 from Heritage. And this

1 was the notice terminating the contract?

2 A. If I might make a slight correction. This was not
3 faxed to us.

4 Q. Okay. How did you receive this? Via overnight
5 mail, I see.

6 A. That's correct.

7 Q. It's dated November 3. Was it received by you on
8 November 4?

9 A. 4 or 5, I don't recall the exact date.

10 Q. You do recall receiving this notice?

11 A. I do.

12 MR. LANZILLO: Give me one minute. I would just
13 like to talk to Kristina real quick.

14 (Recess held from 11:20 a.m. to 11:25 a.m.)

15 MR. LANZILLO: I am happy to say that I was able
16 to oblige your schedule, including the 15-minute
17 buffer. So those are all the questions I have.

18 MR. MARKHAM: I don't have any questions, and
19 we'll have him read it.

20

21 (Deposition concluded at 11:26 p.m.)

22

23

24

25

C E R T I F I C A T I O N

I, Carol A. Holdnack, a Court Reporter and
Notary Public in and for the Commonwealth of
Pennsylvania, do hereby certify that the foregoing
is a true and accurate transcript of my
stenographic notes in the above-captioned matter.

Carol A. Holdnack

Registered Professional Reporter

Dated: 1-25-06

A	activated 74:10	78:14,18,22	answer 14:5	arrearages
AAA 49:6 52:5	activities 13:2	79:8,10,11	15:10 52:25	48:24
ability 56:6	59:12 71:20	agreements	68:6 73:10	arrears 31:18,19
78:24	72:11	42:17 64:22	anticipated	arrived 48:11
able 12:16 13:12	activity 75:8	Albuquerque	18:15 30:25	articles 29:2
17:1 33:25	actual 23:8,12	61:6	32:2	ascertain 21:19
55:25 63:22	24:8 32:14	Allentown 61:9	anticipating	58:10
80:15	47:7,17 65:10	Allin 1:6,6,9 2:3	18:11	aside 64:13
abreast 34:15	add 17:4 21:22	2:7,8,9,10,11	anybody 34:16	asked 33:2 35:5
absolutely 62:18	addition 25:18	2:12,13,14 3:7	63:19	41:3 57:20
accept 35:1,2,5,7	42:8	4:2,4,6,9,15,16	apart 33:21	67:9,15
35:11 50:22	additional 15:2	6:12,13,15,17	apologize 41:3	asking 3:8 4:14
accepted 35:9	15:25 18:23	6:24 7:7,14 8:1	apparent 30:23	12:9 22:5
accommodation	25:18 50:21	8:4,5 10:11	apparently	66:23
34:10	66:5	12:18 13:17	16:12 48:1	aspect 7:10 16:1
accompanied	address 4:1,2	18:9 20:17	51:7 72:16	16:8
44:9	8:7,10 15:6	21:4,24 22:2	appear 76:21	aspects 7:13
account 37:6,11	40:4 48:25	26:19,25 30:3	appears 20:20	15:21
37:21,24 61:25	addressee 50:7	32:17 38:8	20:21 49:19	aspirational
73:16,18,21	51:6	39:6 47:18,20	50:4 52:12	37:2
accountant 22:3	addressing	48:14 49:16,22	69:16 72:6	asserted 52:4
22:19	50:18 55:9	50:13,18,20	74:16 76:25	assessment
accounting 22:3	administration	51:2,6,16 52:7	Appreciate	32:19
22:6,8 23:4,5	66:7	52:9 53:20	49:10	asset 30:4,9 41:8
69:16 74:1	administrative	55:17,25 56:1	approached	assets 6:4 16:15
accounts 41:17	52:16,18,20	60:18 62:20	43:24	30:6 38:4,10
41:21	54:3 58:2,6,13	66:14 67:17	approval 75:3	38:13 41:18
accurate 13:25	58:14 67:6,12	69:3,3 71:23	approximately	51:12 55:16,16
14:3 23:6	70:10,18 72:12	75:9 77:4,6	15:8 19:25	assignable 78:11
33:16,19 34:6	ads 75:2,3	78:22,23 79:20	21:9 27:24	assigned 39:8,10
34:7 39:25	advice 46:20	79:22	31:25 67:24	39:16
41:22 45:15	advise 40:13	Allin's 75:6	April 6:23 49:12	assignment 39:9
55:19,23 64:14	advising 50:16	allow 24:14 31:3	arbitration 49:7	39:10,11 58:2
74:1	63:1	all-inclusive	52:5	assist 10:4 33:23
achieve 36:22	ago 32:17 58:12	16:20,25	area 4:16 9:17	34:9,11
acquire 24:15,20	agreed 29:19	amount 10:24	9:24 12:24	assistance 55:1
31:3	39:10	29:25 36:7	19:4 27:5	assistant 52:17
acquired 6:18	agreement 11:3	57:1 66:1 71:2	areas 19:6 24:7	52:18,21 58:13
31:21 50:20	11:4 17:3	71:16	25:23 55:7	58:15 67:6,12
56:4	21:10,16 29:20	amounts 66:1,4	arisen 15:7	70:11,18 72:13
acquiring 32:10	30:5 31:24	66:9,10,13	arrangement	assistants 58:3,6
54:23	35:25 40:4	68:10 69:10	31:21 34:21	associated 42:1
acquisition 6:18	41:8 46:25	analysis 54:24	36:16 45:25	assume 3:23
13:18 29:21	47:8 55:12	Angus 1:17	56:7	16:14 27:1,17
acronym 73:13	76:16 77:8,14	annual 38:17	arrangements	34:24 35:25
action 49:3	77:15,16,17,21	anonymously	34:24	36:6 39:1
73:24,25	78:3,5,10,10	51:19	arrearage 34:23	40:25 41:17

43:3,12 68:13 69:20 assumed 39:8 assumption 27:20 attempting 3:16 attend 44:4 attention 52:24 Attorney 12:19 12:21 attorneys 12:10 attributed 64:9 ATVs 23:23 audit 70:25 auditor 22:3 August 63:18 author 51:7 authored 48:1 48:21 avenues 50:17 aware 13:4 38:3 47:5 50:10 76:1 A-L-L-I-N 4:2 a.m 1:10 80:14 80:14	75:4 basic 3:12 14:13 basically 60:2 67:11 basis 3:9 47:16 54:1 57:23 60:9 61:20 62:14 becoming 54:23 began 33:1 47:10 beginning 63:10 behalf 27:22 43:16 44:2 50:13 77:11 believe 18:20 19:2 20:9,12 20:14 21:21 25:14 26:17 35:4 53:10 62:16 64:23 75:6 77:15 79:24 best 16:21 17:10 27:24 29:18 67:4 better 8:5 68:9 beyond 36:12 bidders 72:7,18 bill 54:1 Bish 22:10,14 bit 3:18 60:14 blades 25:6 blocked 50:8 board 25:22 45:6 Bob 33:23 34:4 34:11 44:22 45:18 46:22 47:17 55:1 62:4 63:24 64:9 65:7 Boston 1:18 bottom 62:12 69:7 75:16 box 23:22 brand 19:7,8	break 3:19 breakdown 7:13 Brian 61:25 68:24 bring 45:5 broader 63:7,8 brooms 23:25 brought 24:5 Bruce 39:22 Bryan 18:5 19:2 19:5 62:6,12 budgeting 56:25 buffer 80:17 building 14:5 29:6 built 7:11 bulk 24:1 business 4:23 5:20 6:3,12,13 6:15,25 7:7,10 7:14,22 8:1,6,9 8:25 9:11,15 11:25 15:22 16:1,8 19:7,13 19:15 21:20 22:6 23:4,5 24:10 26:14 27:14 28:5 30:7,15,20 31:4 32:3,12 32:13 33:24 34:20 37:9 38:5,11 39:21 41:18 42:2 44:25 45:2,5 45:20 49:21 54:9 55:6,6,22 55:25,25 56:2 62:20 67:6 78:7,15,19,22 buy 26:7 45:6 buyer 30:14 31:9,16 34:14 buyers 32:19 buyout 40:23	CA 1:5 call 13:23 14:4 14:10,11,11,16 14:19,22 15:5 15:9,11,14,15 23:9 48:4 71:3 73:22,23,24 callback 15:3 called 59:18 71:2,2 calling 55:5 64:4 calls 14:17 15:2 66:6 70:25 72:7,18,19,21 73:2,7,11 74:4 cancellation 40:13 cancelled 73:6 capacity 55:18 56:5 capital 30:25 31:4,8 33:15 34:1,14 capitalized 31:1 caps 73:12 cards 53:17 Carol 1:9,25 3:11 Carol's 3:18 carrier 42:21,23 case 1:5 12:3 20:16 43:9 52:12 cases 10:5 Casey 59:6 60:23 cash 30:22 33:16 36:9 50:21 54:14,18 cause 33:10 54:15 cease 6:15 11:12 11:13 28:23 58:21 center 13:23 14:4,11,12,16 14:18 15:9,11	15:15,15 center's 14:22 Centrus 33:23 34:4,8,9,11 49:21 50:11,16 51:5 cents 35:5,7,11 CEO 33:22 certain 9:16,18 15:12 29:23 30:6 36:7 46:12 54:24 55:9,10 62:18 certainly 37:18 certificate 42:13 CFO 39:25 40:1 change 22:9 36:21 77:1,2 changed 15:19 22:8 changes 21:4 76:15,21,21 characterizati... 70:4 charge 8:16 34:11 60:8 61:21 64:1 charged 66:10 charges 70:6 check 66:3 checking 37:6 37:11,21,24 Chet 61:18,19 61:23 Chicago 16:24 Chicago-land 19:4 circumstance 11:15 circumstances 29:15 cities 19:3 75:1 City 29:5 37:25 38:2 claim 52:4 clarification 49:10
B back 21:6 24:5 24:20 34:3 47:22 56:10,21 58:1 63:18 64:16,18,20 65:23 bad 62:9,11 balance 7:20 17:9 bank 36:4 37:18 41:21 banking 37:23 38:1 based 16:12,13 16:18 19:2 24:15,24 26:21 33:15 35:20 50:22 54:13 61:2,4 67:5				
		C		

clauses 39:9	Companies 1:6	conditions 29:24	18:8,14,18	corporate 4:11
clear 3:12 21:21	6:13,16,17,24	conduct 6:12	19:24 20:9,9	5:21 6:2,25
49:6 66:12,13	7:7,14 8:2,4,5	11:25	20:18,21 21:7	correct 4:7 5:23
71:5 79:2	10:12 13:18	confirm 72:20	24:16,21,25	6:5,6,11 7:3,9
clearing 23:24	18:9 30:4 39:6	confirmation	25:9,20,24	7:11,25 8:23
61:12	50:13,18,20	72:19	26:22 31:17	9:12 10:12,14
Cleveland 12:24	51:6 53:21	Connecticut	40:5,17,18,19	11:8,11 13:14
32:24	55:17 56:1	8:10,11 11:20	40:22 41:1,15	15:23 18:1,6
client 14:10	60:18 78:23	11:21 16:13,23	45:1,7,8,22	18:10 19:13,14
clients 27:4	Companies/Sn...	35:21 60:24,24	46:10 47:17,21	20:4,7,17
close 10:4 28:4	22:2 49:22	60:25 61:1	48:9 54:8	21:11 24:20
closed 41:8	company 5:5	connection 31:7	55:20 56:6	26:10,13 27:2
closing 6:9 30:10	8:21 11:7	67:19,20	57:21 58:9	27:3,23 30:1
36:11 37:10	19:11,12,12	consent 39:18	62:15,17 63:1	33:6 34:4
40:1,3 79:3,6	23:1 32:9,24	78:11	63:4,12,17	36:13 43:6
Cohen 33:23	34:1 42:21	consented 39:17	64:6,7,15,21	45:22,23 46:1
34:5 49:23	50:23 53:4	consider 49:8	65:8,10,14	47:2 48:23
51:8	56:4 63:2	considerable	69:19 72:22	49:15,23 50:10
Cohen's 34:11	company's 38:8	55:2	73:3,6,8 76:5	56:9 59:20,23
55:1	50:22	considerably	76:10,11 79:4	62:16 65:18,22
Colony 75:16	compensated	29:8	79:5,12 80:1	67:7 68:12
column 60:16	18:18,19	consolidating	contracted	69:6,22,24
come 12:21	compensation	45:6	54:12 78:25	71:4,22 74:13
14:11,17 31:21	10:15 68:11	consulting 67:6	contracting 6:18	74:14 76:8,14
47:22 64:18	compete 56:3	contact 11:22	7:9,16 9:1	78:7 79:1,23
67:8	compilation	14:12 28:8	15:22	80:6
comes 20:14	48:17 52:10	43:15,17,20,22	contraction 29:3	correction 80:2
coming 64:20	71:23	44:1 45:11	Contractor	correctly 14:23
comma 56:24,25	compiled 72:12	46:21 47:15	64:24	21:3
commence 47:8	Complaint	58:8 63:24	contractors 27:1	corresponding
49:3	20:12	contacted 57:20	34:6	65:25 71:14
commencing	completion	63:20	contracts 24:22	corresponds
1:10	40:14	contacting 75:1	39:5 40:20	67:2
comment 37:1	comply 65:5	contacts 39:20	54:25	corrupted 12:13
45:16	computer 13:11	47:15	contractually	13:10
comments 46:13	73:17	contemplated	56:3	costs 58:10
commission	concentrate	40:25	conversational	counsel 58:11
10:18,19,21	33:24	contemplating	76:9	60:12 69:7,8
11:1 18:19	concern 54:15	40:2	conversations	country 27:13
57:14 62:14	concerned 54:13	content 68:16	32:4 33:2	63:25
commissions	concerning	75:4 76:10	coordinator	couple 3:12 35:9
10:23	26:14 72:10	continue 19:23	61:8	35:24 50:17
commitment	75:21 76:9	30:24 31:2	copies 64:25	72:2
45:10,12,17	concerted 65:3,4	33:24	copy 20:17	course 11:12
common 24:7	conclude 13:25	continued 25:25	76:16	15:20 33:8
Commonwealth	33:16	73:7	corner 68:22	57:21
1:10	concluded 80:21	contract 17:5,12	71:9 76:18	court 1:1 3:11

covenant 78:17	67:24 74:20,24	depleted 37:15	46:22 47:1	Dragon 4:22,24
cover 63:7	79:9	deposition 1:9	disclosed 40:21	5:2,13,16,19
coverage 42:21	Dave 17:15,25	2:7,8,9,10,11	40:22	draw 10:19,20
42:24 43:7,8	19:1,4 21:22	2:12,13,14	discovery 52:12	10:22,24
covered 9:25	61:8,9 62:6,12	3:19 4:7,18	discretion 78:12	drive 4:3 12:13
51:6 63:9	David 56:15	12:3,6 47:18	discuss 55:11,13	13:11 61:6
covering 61:2	day 58:23	47:23 48:14,16	71:20	Duane 17:13,16
covers 63:8	deal 33:21 36:10	49:16 51:2,16	discussed 12:3	19:1,4 59:17
Craig 1:20 4:12	44:24 68:9	51:20 52:7,10	69:21 71:12	62:6,12
create 50:20	79:4	59:16 77:4,7	discusses 77:17	due 31:11
created 55:2	dealings 46:11	79:20,23 80:21	discussing 20:3	duly 3:2
creditors 34:10	57:21	Des 19:5	discussion 6:1	Dziuban 19:4
50:13,16,22,25	dealt 39:22	described 72:11	12:5,6,7 36:25	21:22,24 56:15
crossed 76:22	debt 33:18 36:1	75:8	40:16 62:6	56:20 59:16
culture 29:18	36:1,4,4,6	design 32:8	70:17	D-Z-I-U-B-A-N
current 32:1	50:18,22,24	designee 4:12	discussions	17:25
54:18	debts 31:11,13	detail 59:24 71:1	32:18 40:9	d/b/a 1:6
currently 4:19	32:1	75:25	41:4 65:19,20	
52:5	decade 27:20	determine 9:21	dispatch 15:6	E
custodian 26:18	December 29:7	76:2	dispatching 14:7	E 2:1
customer 14:8	29:16	determined	dispute 43:8	earlier 20:15
14:10 24:6	decide 30:19	10:16 60:5	DISTRICT 1:1	33:14 59:15
54:1,17 60:8	decided 31:23	67:5 69:10	1:1	69:21 71:12
66:10 74:5	68:9	determining	divisions 8:5	76:7
customers 14:7	decision 63:13	55:2	document 20:13	earn-out 36:16
15:2 18:12	deck 30:8	develop 46:18	46:20 47:22,24	36:22
27:4,10,16	decks 7:11,17,22	development	48:19,23 49:11	earn-outs 37:1
39:10 54:24	declined 35:11	62:20	71:16,24 73:19	ease 23:9
55:14	decrease 14:2	devoted 7:15,22	77:9,11,19	easier 3:18
	Defendant 1:7	15:9 71:17	documentation	east 1:21 27:14
D	1:19	different 7:13	12:9,16 76:2	educate 32:6
D 2:1 25:6	defended 42:20	20:11 28:7	documents	44:21 61:11
Dartmouth 1:18	definitive 28:15	32:5,6 61:16	17:16,19 46:12	educated 44:24
dash 56:21,24	definitively	61:23 67:14	46:19 48:17	Edwards 28:17
57:2 69:3	75:12	dime 43:9	52:11,14,15	49:14
Data 72:4	Delaware 61:3	dinner 44:14	64:17	effect 33:10
date 20:10 31:16	deliver 64:24	75:15	Dodges 25:6	effort 27:22 31:2
41:12 54:19	denial 43:7	diplomatic	doing 6:12 22:23	65:3,4
65:20 68:2,3	denied 42:24	52:25	25:10,25 34:18	efforts 30:17
72:6 75:24	Dennis 22:23	direct 2:4 3:4	45:20 54:7	eighth 1:21 71:6
76:5 80:9	deny 42:21	10:8 11:9 28:8	55:25 56:8	either 3:22 6:3
dated 20:10,18	department	46:10 58:10	60:9 64:4	19:15 20:14
20:21,22 49:11	28:16	61:20 69:11	66:11 75:7	29:24 31:3
49:20 51:5	departure 11:16	directed 48:2	78:22	40:9 47:10
76:25 79:24	depending 10:6	direction 36:21	dollar 35:6	54:23 56:14
80:7	13:19,22 15:16	directly 4:11,13	door 37:16	Elderkin 1:21
dates 21:14	depends 4:16	12:19,20 33:13	downsized 29:8	employed 4:19

4:21,22 5:12	entries 58:25	41:7 49:13	express 78:11	final 78:14 79:18
5:18,20 8:19	59:20 65:24	77:18	expression 48:8	financial 31:6
13:17 53:11	67:25 70:24	executing 78:16	expressly 56:7	38:1
employee 11:9	74:6,23	execution 17:12	extent 9:16	find 58:9
11:14 14:1	entry 57:4 70:2	20:8 21:7,16	e-mails 46:22	fine 49:10
employees 8:12	72:17	46:10,25 47:17		finish 3:15,17
10:11,13 15:9	envelopes 69:9	55:12 78:2,5	F	5:7
15:19,25 16:4	equipment 5:1	exhibit 2:7,8,9	face 76:12,12	firm 12:22 22:6
16:13,18 17:2	23:17,20,23	2:10,11,12,13	face-to-face 76:9	22:9,15,17,19
17:4,11 18:17	24:1,2,12,15	2:14 20:12,14	fact 21:18 62:2	22:24 32:8
19:23 20:2,5	24:23,24 25:5	47:18,21,23	65:8	33:20 54:6
21:6 25:15,17	26:21 56:6	48:14,17,21	fair 3:24 12:25	firms 22:8,22
27:1 53:16,21	61:23	49:11,16,18,19	23:10 27:8	23:3
62:13 75:15	equity 5:5,8	51:2,4,16,20	32:19 33:15	first 3:1,14
76:3	50:25 54:23	52:7,10 56:10	55:16 65:23	43:15,16,20
employment	Erie 1:5,11,16	56:19 59:22,25	70:3,12,16	44:1 45:11,17
11:3,4 19:9	1:22 4:3 8:3	62:19 64:15	71:17 75:14	51:24 56:18
21:14,20 29:7	22:17 24:2,5	65:23 67:16	fairly 10:4 16:4	57:3 58:13
29:16,20 46:6	25:10 28:9,12	68:17,19 70:24	32:18 59:1	59:20,25 65:11
58:22 66:25	28:18 29:2,11	71:6 72:3	fall 31:17,19	72:24 76:21,21
empty 69:7	58:17 61:13	74:15 76:1,10	33:4	firsthand 65:22
encompass	Esq 1:14,17,20	77:4,7 79:18	fallen 31:24 46:7	five 15:15
14:18	essentially 23:21	79:20,23	falling 14:9	fixed 56:19
endeavors 29:19	30:1 46:17	exhibits 2:6	33:12	flexibility 65:19
ended 58:22	Essex 8:10,11	20:19	falsifying 42:12	flight 67:17,17
engage 31:2	estate 38:14,14	exist 19:20,22	familiar 22:11	Florida 27:17
33:23	38:16	45:13	far 7:13 9:25	44:3 69:20
engaged 32:7	estimate 7:14	existing 17:4	10:6 12:15	flow 30:22 33:17
engaging 75:8	69:25	34:2 39:5	13:1 54:2	54:14,18
engineering 32:7	estimates 69:14	62:13	59:24 75:7	fluctuate 13:19
England 57:10	70:21	expectation 65:7	fashion 18:21	focused 27:14
ensure 3:11	Euclid 4:22	expected 68:10	67:14	folks 15:20 17:5
55:10	everybody 44:23	expedientially	faxed 79:25 80:3	60:18
enter 48:9 72:5	54:7	30:21	February 30:18	follow 56:25
entered 31:17	exact 19:3 21:14	expended 66:14	30:18 31:15	followed 19:17
56:7 62:14	79:9 80:9	70:12	44:8 68:2	following 14:23
71:8 73:21	exactly 53:10	expense 68:3,22	fellow 18:13	21:9 29:20
74:2	66:23	68:22	felt 29:17	follows 3:2
entirely 64:6	Examination 2:4	expenses 38:23	Ferguson 1:25	follow-up 72:21
entirety 78:3	3:4	52:13 67:17	field 9:5,6,7,13	73:2
entities 32:5	example 18:13	68:4,5,25,25	10:3 25:1	form 50:12
33:2	56:19 59:5	69:11	28:10 57:9	77:14,19,23
entitled 77:7	exceed 38:23	experience	60:22,23 61:1	formality 45:5
entity 5:8 6:19	exceptions 53:24	65:22	figured 37:3	formally 29:1
6:20,25 7:5	excuse 16:10	experiencing	filed 20:15 35:15	36:19 38:10
32:9 51:13	40:21	30:25 31:6	49:4 53:13	Fort 44:3 46:9
52:4	executed 17:2	exposure 43:12	filling 65:11	46:24 47:4

67:17,18 forth 36:23 64:16 forward 33:23 36:14 54:9 forwarded 46:13 found 68:8 foundational 58:1 four 67:25 72:6 fourth 67:16 frame 22:7 65:5 frankly 70:6 front 45:18 fronts 34:12,13 fruition 31:22 full 4:1 17:17 35:2 60:16 function 9:6 14:22 61:19 funds 34:5 37:10 further 71:1	Glover 39:22,23 Glovers 40:10 go 10:6 28:20 37:5,15 58:24 76:17 goals 36:22 going 3:8 21:6 23:9 24:22 31:23 33:23 36:14 40:18 44:24 48:18 55:24 56:10 62:1 63:21,22 64:2,2,7,18 65:10,23 73:10 74:3 good 24:4 62:9 goodness 63:18 Gornall 1:11,15 gotten 70:20 grew 16:7 gross 38:19 ground 3:12 67:18 Group 5:20 6:4 6:4 7:19 23:9 29:1 30:3 31:7 38:11,18 39:7 43:15 44:16,21 49:21,23 50:11 50:19 51:5,7 51:12 56:1 78:23 Group's 22:2 38:9 grow 16:6 22:23 55:7 growing 30:21 30:22 grown 16:9 growth 30:24 31:2 33:15 guess 17:22 19:12 43:9 75:18 guessing 27:6 guys 38:18 66:3	H H 3:1 Haataja 17:22 56:10 59:16,16 hand 33:11 handed 49:19 handled 39:7 61:14 hands 35:12 handwriting 20:25 76:17,19 77:2 happen 14:15,16 42:14 46:15 55:4 happened 14:14 25:8 35:10 44:11 65:17 happy 80:15 hard 12:13 13:10 66:22 hear 3:21 heard 3:24 22:16 45:17,17 47:16 held 6:1 36:25 70:17 80:14 Heritage 1:3,17 3:8 12:5,8 13:2 17:3,12 18:8 18:13,14,15,18 18:25 19:8,24 20:1,18 24:16 24:21,23,25 25:9,18,19,24 26:22 27:4 31:17 37:4 40:5,7,10,16 40:22 41:15 43:16 44:2,13 44:14,17 45:6 45:8,12,14,22 46:2,11,16 47:1,3,8,15 48:2,3 51:19 51:25 53:12,16 54:8,12 55:11	55:20 57:21,22 58:9 62:1,3,5 62:15,17 63:3 63:10,14,15 64:1,3,5,22 65:13,14,15,20 67:21 68:8 70:3 74:7,8 76:5,11,13 77:16,17,18 78:2,10,18,25 79:13,25 Heritage's 21:10 37:12,14 45:2 48:8 53:18 78:11 higher 65:11 hire 9:18 63:11 63:16 hired 17:9 18:11 18:14,17 20:8 21:7,8,15 25:15,17 53:14 62:17 63:14,19 hires 25:23 59:15 60:14 hiring 9:20,22 10:1 40:2 hold 5:24 holder 5:8 Holdings 32:24 Holdnack 1:9,25 1:25 home 4:2 61:7 hope 36:15 37:20,22 hotel 67:18 hour 57:15 60:5 66:11 70:8 71:1 hourly 10:16 18:19 60:3,9 hours 15:11 56:19 57:2,17 59:1,7,25 62:20 63:6 65:24 67:5	69:23 70:11,12 70:14,15,25 72:6,16 74:20 74:24,25 75:18 75:19 76:3,4 housed 28:9 Hrovat 59:6 61:1 Humes 26:8,9 hundreds 27:8,9 27:10 H-A-A-T-A-J-A 17:24
G Gallagher 61:8 61:9 game 46:23 gather 75:2 generally 11:20 14:14,16 53:23 53:24 74:9 generating 13:11 52:15 generically 70:25 geographic 9:23 27:12 getting 34:14 63:25 give 7:14 12:16 16:21 17:14,17 17:23 28:15 58:2 80:12 given 12:20 28:1 65:8 gladly 35:9				I Ice 77:8 idea 45:6 53:18 identification 47:19 48:15 49:17 51:3,17 52:8 77:5 79:21 identified 47:23 62:8 identities 15:19 identity 57:3 IM 57:19 immediate 18:24 immediately 9:24 implying 33:10 important 3:14 importantly 3:20 impossible 36:22 79:12 impression 32:17 73:8 incentives 18:22 incentivized 18:21 incidents 42:25 include 28:10 31:13 70:8 74:6 included 7:8 70:13

including 7:18 8:4 80:16	58:5 60:6,7,10 67:11 70:10	2:12,13,14 3:1 47:18 48:14	kind 37:3 60:14 64:8 70:6	labels 69:9
Incorporated 49:21	insurance 42:13 42:18,20 63:2	49:16 51:2,16 52:7 59:6,6	knew 45:21 54:25 78:21	lack 8:5
incorrect 21:13	insurance-rela... 42:9,19	62:20 77:4 79:20	Knight 22:25 23:4	Lake 29:5,12,18
increase 14:1	intent 32:11,15 41:7,11 48:4,9	JA 75:3	know 3:20 11:15 12:17,20 13:3	land 19:17
incurred 69:12	51:11 78:6	January 1:10	13:5 15:19	landscape 6:18 7:8,15,20 8:25
independent 27:1	interact 47:1 61:10	Jason 60:25	17:16 19:3,19	15:22 30:8 42:1
individual 4:17 10:4 18:3	interacted 61:20	Jeff 44:10 46:13 49:14 62:25	20:10 21:14,18	landscaping 38:13
65:25 67:9,9	interacting 28:6 62:25	65:6 67:18 70:20	22:15,16 27:10	language 39:11
individually 38:6 69:17	interaction 44:12 62:4	Jeffrey 8:14 48:1	32:14 35:12,23	Lanzillo 1:14 2:4 3:5,7 4:9
individuals 13:17 18:7,10	63:2	Jersey 10:6 16:22 26:2	37:13,17 41:3	17:7,23 66:18 71:7 80:12,15
19:1,10,23	interest 7:4	61:2,4,5	41:12,23 43:20	large 23:22 54:9
32:5 44:12,15	interested 32:9 33:3 54:22	Jessie 60:23	43:23,24,25	larger 22:22
46:11 59:4,8	interface 46:16	job 3:18 9:3,17 61:9,22	46:4 48:6 50:5	late 8:20 46:22
59:13,23 60:3	Internet 74:25	John 1:6,9 2:3 4:2 6:12 21:3	50:6 52:1 53:3	Lauderdale 44:3 46:9,25 47:4
60:15 61:6	interview 9:18	55:25 67:17 78:22	56:12,14,17	67:17,18
62:5,11,17	interviewing 9:22 10:1	joined 6:2	57:3,18 60:18	law 12:22 54:6
63:13 65:21	interviews 69:3	joining 5:18	64:2,16 65:1	lawns 7:12
71:14,21	intricacy 10:7	JUDGE 1:6	65:16 67:13	laws 19:17
industry 32:7	Investment 1:17	Julie 52:22 53:4 58:12	68:6,8,14 69:2	lawsuit 3:8,10 42:25 49:8
info 75:2	investor 34:15	June 47:11 74:24	69:9 71:25	53:13
information 4:14 13:12	invited 44:4,15 44:20	justify 27:21	72:25 73:3,12	lawsuits 42:3,20
46:19 72:12	involved 9:4,14 9:22 28:8 47:7	JV 68:22	74:9,23 75:9	lawyer 36:11 49:9
75:13	in-depth 54:24		75:17	leaf 59:22
infusion 34:1,14	in-house 68:9	K	knowledge 12:25 13:7	leased 38:16
initial 45:16 52:16	Iowa 16:24	Kahkwa 22:12	51:24 56:11,16	leave 53:4
initially 12:22 42:24	irrigation 7:12 7:16,22 30:8	Karioty 35:17 35:18 52:3	59:10,11 60:1	left 6:17 12:4 24:21 28:25
initials 76:23,25	issue 15:7 42:23 79:14	keep 3:13 14:20 34:15 53:16,22	64:12 65:12,17	41:21 42:16 43:7 72:3
initiated 42:25	issued 19:18	54:6 57:11	67:4 68:16	left-hand 56:24 68:21 71:9
input 58:8 74:7	issues 39:12 55:3 55:9	64:17 67:13	71:1,13,14,24	leg 62:2
inquiries 63:25 74:4	items 75:22	68:9 74:1	72:10 74:8,13	legal 69:7,8
inquiry 4:17		keeping 25:21	75:10,13,21	letter 32:11,14 41:7,11 48:1,3
insist 63:10	J	Kelly 1:21	known 7:19	48:4 49:11,20
insisting 63:16		kept 21:22 26:2	Knox 1:11,15	50:11,15 51:5
installation 7:12			kosher 70:7	51:7,8,11 78:6
instances 9:18			Kramer 22:10 22:13 23:3	79:24
institutions 38:2			Kristina 1:17 80:13	
instructions			L	
			L 1:17 3:1,1 49:23 51:8	

letterhead 49:20	lot 35:13 62:2	47:18,20,21	67:22 68:1	moments 32:17
let's 72:1	lower 61:3 76:18	48:14 49:11,16	69:21	Monday 1:10
liabilities 30:6	lucrative 27:17	51:2,4,16,19	melter 32:8	money 37:5
41:24		52:7,10 76:10	melting 4:25	monitor 14:23
liability 34:25	M	77:4,6 79:20	member 5:4	month 13:16
Linda 66:5	MA 1:18	79:22	mentioned 9:4	63:5 67:25
line 57:1 76:22	mail 80:5	market 27:18	14:4 49:2	months 5:25
Lisa 28:17 49:14	maintain 8:5	marketing 9:4	59:15	14:1 15:14
list 16:19 67:16	18:23 21:20	27:22 68:5	merger 16:9	45:1 68:7
listed 59:4,13,19	53:21 54:4	markets 4:25	meshing 29:17	69:18
59:23,25 60:15	56:10,15	15:17 25:17	Messina 1:21	motion 20:15
67:5 71:21	maintained	65:11	methodologies	moving 23:17
76:3	61:22	Markham 1:20	61:11	muddle 25:21
listing 40:20	maintaining	4:13 12:19,21	Michael 60:22	multiple 54:22
lists 66:6	28:13	17:6 43:5 49:6	midAtlantic	
little 20:11 60:13	maintenance	66:15,19 71:5	61:3	N
lived 10:3 19:3	7:12	79:2 80:18	middle 29:13	N 2:1 3:1,1
60:24,25	majority 5:6,8	married 4:4	midway 56:23	name 3:7 4:1
lives 61:9	making 55:1	Marshal 61:25	Mike 49:14 57:7	6:20 17:17,17
living 11:20,21	65:3,4,9	68:25 69:1	57:8	17:25 18:4
LLC 4:22,24	management 1:3	Martin 1:21	million 31:25	22:15 32:22
6:25	6:4,4 7:19 8:9	Mary 58:16,17	33:5 36:8	38:6,7,8,9,9
local 75:1	17:3 20:19	Massachusetts	38:22 39:2	39:6 47:16
locale 14:10	22:2 23:9 29:1	16:22 18:13	mind 3:13	52:23 53:1,3
located 8:10	30:3 31:7 38:8	26:2	Minnaugh 22:25	58:14 73:13,16
24:5	38:11,18 39:6	Master 77:8	Minneapolis	names 39:6
location 8:11	43:15 44:16,21	match 68:14	16:24 19:5	60:17 62:10
locations 14:8	49:22,22 50:19	material 36:20	minor 24:1	narrative 72:15
16:14,19 24:3	51:7,12 56:1	materially 40:14	minute 16:15	narrow 28:4
24:4 61:23	73:18,21 77:8	materials 46:2	54:6 80:12	National 37:25
69:4	78:23	Matt 39:22	misinterpreted	38:2
locks 67:13,14	manager 10:3	matter 58:2	32:16	nature 4:23 7:7
log 73:23 75:6	56:20,24 57:9	matters 23:6	misinterpreting	12:7 13:24
long 5:12,15,24	60:23,24 61:1	McLaughlin 1:6	56:21	14:17 30:2
8:19 21:24	61:2,25 73:16	1:11,15	Mississippi	36:4 73:24
49:5	73:22 74:5	mean 4:13 17:6	27:15,16	near 63:1
longer 78:24	managerial	27:15 34:2,2	misspoke 53:20	need 3:13,19,21
look 30:19 49:18	25:19	39:1 53:2,7	mistake 53:20	21:21 30:25
64:21	managers 9:5,6	66:15 70:8	60:7	31:1,5 33:14
looked 38:20	9:7 25:1 28:10	74:23 79:2	mixed 62:14	63:21
looking 30:14	44:5,21 67:22	meaning 23:23	model 23:16	needed 14:8
31:8,16 45:2	69:21	means 50:7 76:2	24:10	39:18 46:20
looks 56:20 57:1	manufactures	measure 61:6	modification	75:1
59:5	4:25	mechanized	76:23	negotiated 45:24
lose 43:8	mark 39:23	23:25 24:12	Moines 19:5	negotiating
loss 38:25 42:17	48:16 79:19	meeting 44:3,5,7	moment 58:12	30:11 33:1
lost 25:19	marked 20:14	44:22 46:3,9	59:22	34:9 36:24

negotiation 63:1	O	operation 8:2	70:23 71:6	6:25
negotiations	O 3:1	31:7 38:23	72:1,2,4,4,9	party 29:24
32:23 33:8,11	obligated 56:3	operational 9:10	74:15,18,19	passed 52:18
40:23 46:11	oblige 80:16	9:12 55:9	76:18,22,25	pay 34:5 52:24
47:7 76:9	obliterated 50:7	operations 5:22	77:1	66:4
new 10:6 16:22	obstacles 61:16	6:3 29:11	pages 48:18 72:2	paying 25:21
16:23 19:7,8	obtain 45:2	ops 70:25	paid 10:17,22	31:11 57:15
24:15,24 25:15	obviously 36:18	options 50:17	18:20 19:10	payment 29:25
25:23 26:2,3,4	66:16	order 30:23 31:1	32:1 37:4	34:21 35:3
54:17 57:10	occasions 42:15	55:10 61:11	54:14 57:13	37:12,15
59:15 60:14,25	occur 6:22 30:9	68:15	66:4,5,7,17,19	payout 36:14
61:2,3,4,5	33:7 44:7	organization	66:20,21,25	50:22
75:15	63:17	29:2	67:1 68:3	Peggy 4:4 26:19
newspapers	occurred 43:22	original 31:23	PAMS 72:6	69:3 75:6,9
75:1,2	43:23 79:6	32:2 52:20	73:12 74:6	Peggy's 38:9
nonbinding 48:4	October 20:9,10	outbound 15:5	Pancura 61:13	pending 42:3
48:8	20:18,22,23	outcome 43:8	paperwork	43:5,6,8
normal 66:25	21:8 49:20	outside 21:17	26:15	Pennsylvania
northeast 60:23	50:11 51:5	overlapped 4:15	Paragraph	1:1,10
Notary 1:9	63:5 64:23	overnight 80:4	64:23 77:15	people 14:5
notation 62:19	65:1,8,12 76:5	oversaw 9:5	78:9	15:15 26:2
note 51:18	77:19 79:9	overseeing 9:8	parent 32:9	28:7 32:6
noted 69:13	offer 44:16	Overwhelmin...	Park 32:24 33:1	44:23 45:5,19
76:16	office 9:13 12:22	35:8	33:8,21,22	45:19 58:8
notice 4:11,12	52:24 54:3	owed 10:23	part 5:15 8:24	63:11,16,20
4:18 29:25	66:6	35:22 39:2	18:15 29:1	64:1 66:16,24
51:18,25 80:1	offices 1:11	48:24 50:18	36:9,19 37:7	percent 5:11
80:10	Oh 40:11 42:14	owned 23:18,18	38:4,11 39:7	7:19,24 23:15
notices 4:10	53:5 63:18	38:4	39:21 40:19,22	24:8 26:24
notified 39:11	Ohio 4:22 6:19	owner 5:4,15	41:18,24 52:11	54:11
64:5	32:24 33:1,9	64:25	55:22 66:25	percentage 5:10
November 6:9	33:21,22	ownership 7:4	73:9,10 77:16	11:1 54:8
8:22 21:10	Okay 4:19 9:25	O2 42:23	78:7,15,18	65:11
30:10 41:9	11:9 19:1		partially 43:7	perform 56:6
74:12 79:6,7	27:12 28:3	P	participate	63:22 79:12
79:24,25 80:7	45:21 46:24	PA 1:11,16,22	71:23 76:8	performance
80:8	50:9 52:20	package 72:17	particular 14:9	14:24 36:18
number 13:19	55:15 60:20	72:20	15:6 27:12	50:23
16:9 27:7,25	74:11,22 80:4	packets 72:19	42:17 60:2	performed
28:7 32:4,6	older 26:5	page 20:23,23	64:19 68:1,15	14:20 23:13
34:12 42:14	Olympic 30:22	21:1 56:18,23	73:23 74:4	24:9 59:24
44:14 57:18	once 10:22 25:19	59:2,20,23,25	parties 20:11	72:11 73:25
60:2	73:6 78:21	60:15 62:19,22	33:3 54:22	76:4
numbers 15:23	ones 17:1	64:19 66:7	partner 31:3,8	period 20:6 22:1
15:24 59:3,7	one-month 63:6	67:16 68:13,16	partners 54:23	50:23 52:17
70:19,21	operate 37:9	68:19,20,21,23	61:10,15	53:7 63:7,8,9
	operating 36:21	69:7,16 70:23	partnership	person 15:14

18:2 28:16 29:9 57:3 personal 13:6 22:19 23:5 59:11 64:12 75:13,21 personally 23:18 44:1 71:19 79:15 pertains 74:4 per-hour 54:1 phone 66:6 70:25 phones 14:6 phonetic 35:17 pickup-type 25:4 pitch 44:19,20 place 6:7 8:1,9 31:22 34:16 37:10 63:6,11 63:12 74:1 75:3 places 8:6 placing 75:2 Plaintiff 1:4,13 planning 49:21 played 19:21 pleadings 20:15 please 16:21 17:18 plowed 14:19 plows 23:22,22 23:22,24 25:2 plus 10:19 57:14 point 11:10 27:19 31:24 33:5,17,20 34:17 39:1,15 41:8 45:21 50:1 69:4 73:9 policy 53:18 portfolio 18:16 18:25 portion 7:21 9:14 24:4 31:4 31:18,20 32:12	42:1 54:9 portions 30:15 position 5:2,5,24 8:15 positions 60:17 positive 35:8 possibility 50:19 possible 21:15 21:17 50:17 potential 32:19 32:22 34:14 Power 23:25 precisely 19:10 preclude 78:17 precluded 56:8 precursor 34:18 prediction 15:17 predominantly 27:14 Prendergast 44:22 45:18 46:22 47:17 64:10 65:7 prep 70:14 preparation 58:6 69:19 prepare 58:3 59:11 prepared 77:11 present 70:3 presentation 44:15,18 45:3 67:19,21 69:19 69:20 presented 52:9 Presenting 75:2 president 5:3,12 5:21 6:2 8:17 Presumably 74:25 pretty 37:16 62:9 prevented 13:11 previously 19:6 20:13 25:16 26:1 47:20,21 54:5 66:9 67:8	pricing 62:3 75:2 primarily 16:1 principal 8:1 14:22 29:11 39:20 47:15 53:8 principally 4:15 4:17 8:24 printing 72:3 prior 5:18 13:18 16:5,9,14,15 18:7 21:15 22:9,9 27:4 30:15 32:11 40:3,17 41:8 47:4 54:13 55:12 65:1,9 65:12,13 78:2 privy 65:20 probably 27:17 27:21 29:8 41:16 54:11 75:11 problem 42:11 problems 31:6 33:25 34:2,18 39:12,19 54:13 procedural 55:9 proceeded 78:14 proceeds 37:7 37:14 process 9:22 36:23 produced 68:15 producing 61:14 production 8:16 61:8,14,21 profit 50:23 profitability 55:10 profitable 39:4 54:25 program 73:17 73:20 progress 55:2 65:9	project 30:22 projects 67:14 promotional 46:2 prompted 30:19 properly 31:1 61:11 property 1:17 44:5,21 64:25 67:21 69:21 proposing 50:16 proprietor 7:19 30:3 proprietorship 6:24 7:1,2 10:13 prospective 72:7 72:18 provide 12:15 13:13 31:4 78:24,25 provided 13:6 18:8 62:3 65:14 74:12 76:1 77:20 provider 14:12 15:6 34:10 35:14 73:1,16 73:18,22 74:5 providers 14:6,7 31:25 33:5,12 33:18 34:15,25 35:2,4,7,10 36:2,7 49:12 50:2,12 54:14 54:19 61:10,20 63:21 64:3 69:12 73:7 77:25 providers/sub... 39:2 providing 64:22 77:17 provision 64:15 64:21 Public 1:9 purchase 24:18	25:13 26:15 30:5,7,9 32:12 41:8 51:12 purchased 11:6 24:19,24 25:2 25:14 26:21 30:6 purchaser 30:20 31:23 32:2 purchasers 32:22 purportedly 13:8 purpose 70:4 pursuant 4:10 42:16 78:9 pursued 29:18 pushers 23:21 24:11,13,19,20 put 57:20 58:10 63:11 69:23 70:11 putting 62:2 P.C 1:11,15 p.m 80:21
Q				
question 3:15,17 3:21,23,23 29:9 43:10 74:16 75:11 78:20 questions 3:9,10 35:24 52:13 72:20 80:17,18 quick 74:16 80:13 quickly 37:16 76:17 quite 70:6				
R				
raise 33:14 Ralph 61:1,4,5 range 9:25 13:21 16:4,6 ranks 14:1				

rapidly 37:14	reconcile 10:23	relate 74:23	57:11 73:24	62:8 64:18
rate 56:19 60:3,9 65:25	record 6:1 14:20 17:17 20:13	related 30:7 33:13	reshuffling 29:3	66:18 68:24
rates 60:6,8	36:25 66:12	relates 48:23	residence 9:24	75:19 78:24
read 17:19 29:2 72:18 78:2	70:17 73:19	57:4 67:25	resign 11:15,17	79:6
80:19	records 13:1,4,7 19:9,13,15,20	relationships 28:13	resolve 43:2	right-hand
reading 17:16 21:3	21:20 26:14,18	relative 13:2 74:6	respond 3:16,23	56:18 58:24
reads 59:21 60:4	37:18,21 38:21	relocate 24:23	response 3:17 35:8	69:13 76:18
real 38:14,14,16 80:13	53:17,22 54:4	remain 21:24 22:19	responsibilities 9:3,13,17 10:2	RM 57:2
really 10:12	56:11,16 57:11 59:12 67:6	remained 41:24	14:25 15:1	road 68:7
Realty 1:3 3:8 17:3 20:18	71:15	remember 22:16 75:17,24	18:12 29:4 67:1	Robert 49:23 51:8
reason 74:20,24	recruiting 28:6 28:13	removal 7:8,16 7:24 8:24 9:8	responsibility 9:23 10:5 41:1	Rohe 18:5 56:13 59:16
reasonable 16:2 27:20	red 21:4	15:21 16:1,8	46:6,7 53:8	room 4:7 14:5
reasons 34:8	redacted 50:4,6	23:8,12,17	responsible 9:2 9:8 15:21 28:5	roughly 7:24 37:4 61:3
recall 11:2 17:1 18:4 26:23	refer 10:11	24:9 26:25	28:13,16 52:15	round 60:2
28:12 46:21	reference 51:14 72:24 74:25	27:5 34:20	62:1 72:22	routine 14:13
47:5 52:23	referenced 57:17 71:20	38:18 55:16,18	73:3	RPF 72:17
60:17 77:22	77:15	56:2 74:11	Restaurant 75:16	RPR 1:9,25
79:9 80:9,10	referring 20:2 73:5	77:7,24 78:7 78:15,19	restrictive 78:17	Rudy 61:13,18 61:21
receipt 37:12 72:20	refers 51:11 75:17 77:22	render 79:11	result 62:17	rules 3:13 19:21
receivable 41:18	reflected 71:13 75:14	renew 24:22	retain 33:20 55:17 56:5	run 60:15
receive 41:17 60:10 68:10	reflecting 59:12	renewed 54:25	retained 12:22 34:4,8	Russell 58:16
72:19 73:7	regard 12:1 68:4	renewing 55:6	revenues 38:17 38:24	R-O-H-E 18:5 56:13
80:4	regarding 3:9 12:7 30:12	repeat 3:22	review 11:2 48:7 70:5	<hr/>
received 11:1 37:15 48:5	40:10 51:11	rephrase 3:22	reviewed 40:2 46:12 75:23	S
52:11 80:7	52:14 58:6	replacement 25:16	reviews 56:25	salaried 62:13
receiving 80:10	65:19 72:21	report 14:19	RFP 69:12 72:19 72:20	salaries 25:21
Recess 80:14	73:2 74:8	Reported 1:25	Rich 3:7 71:5	salary 10:16,19 18:19,20 57:14
recognize 47:24 77:9	regardless 63:11	reporter 3:11	Richard 1:14	62:14 66:21
recognizing 47:6 51:23 59:10	region 9:9,23 27:12 60:23	Reporting 1:25	Rieder 61:14,18 61:21	sale 6:7 16:5,10 16:14,14 39:21
recollection 16:21 17:10	regional 10:3 56:20,24 57:9	reports 14:6	right 4:9 21:6 22:7 23:8 29:9	55:15 78:6
27:24 47:10	60:22 61:2	represent 3:7 62:24	29:24 46:18	sales 8:16 9:4,5 9:11 44:18,20
53:1	regions 9:7 28:11	representative 45:14	53:12 60:16	salt 23:22,24 25:2,6 29:4,12 29:18
recommended 33:22,22	regular 47:16	requests 14:6		Santoro 61:4
		required 15:2 25:18 35:2,5 53:16,21 54:4		sat 25:10
				save 71:19
				saw 48:6
				saying 64:2,4

says 21:3,5 48:10 56:20,24 68:22,24 69:19 70:25 71:8 72:15,16 74:20 75:15,23 Schaffner 22:25 23:3 schedule 59:4 64:17 67:2 69:5 75:14 76:3 80:16 schedules 52:13 58:3,7 59:13 68:14 scope 10:6 46:5 72:21 SEAN 1:6 Search 74:25 season 42:24 49:13 seasons 24:6 second 50:21 58:14 60:16 64:24 secure 18:23 secured 36:4 see 11:9 14:22 24:15 43:6 48:10 56:19,23 57:1 58:25 59:19 62:21 68:4 72:7,22 80:5 seeing 51:23 seen 13:7 47:25 48:19 49:18,25 50:1 51:8,20 sell 78:15 sells 4:25 send 46:2 sending 50:11 69:12 Sennett 1:11,15 sent 50:2,3,16 51:25 52:1 sentence 64:24	separated 52:19 67:24 September 30:13,15 41:5 41:13 series 3:9 serious 32:18,23 seriousness 53:1 service 14:6,7,12 14:20 15:3,3,5 31:25 33:5,12 33:17,18 34:5 34:10,15,25 35:2,4,7,10,14 36:2,7 39:2 49:12 50:2,12 54:14,18 61:10 61:10,15,20 63:20 64:3 69:12 73:1,7 73:22 75:7 77:24 serviced 55:21 services 7:8 14:24 18:8 74:11 77:8,24 78:24 servicing 78:17 set 36:23 74:3 76:21 seventh 70:23 severely 29:8 severity 15:16 share 46:19 sheets 53:17 61:14,15 Shore 4:3 short 20:5 52:17 53:7,7 58:14 short-termer 53:6 show 19:15 37:18 48:16,18 51:4,18 68:20 79:18,22 showed 20:13 38:25	showing 19:10 47:22 77:6 shown 48:4 shows 70:2 sic 15:10 side 9:10,11 15:21 56:18,24 58:24 69:13 sidewalks 23:24 signature 20:10 20:22,25 signed 17:6,8,11 41:11 49:14,23 63:4 64:7,22 64:25 65:8 78:21 79:8,10 significant 31:18 31:20 55:18 signing 17:9 65:10 79:11 silent 40:7 sir 32:21 71:18 site 10:7 14:19 15:6 56:25 61:7 64:1 72:20 73:20,22 73:23 74:1,4,5 sites 9:9,19,20 18:23 19:7,8,8 24:6,23 25:18 27:9,11 55:10 61:10,12,17,22 64:1 71:8 72:5 74:8,12 situated 24:2 situation 34:16 six 13:16 25:14 26:3,4 76:4 skid 23:21 24:11 skip 72:2 sleep 70:6 slight 80:2 slip-and-fall 42:9 small 7:21 Smallwood 57:2 57:7,8 59:5	60:21,22 smart 52:25 SMG 23:9,12,17 32:10 36:19 39:21 45:14 46:2 47:3,8 49:12 53:21 54:23 55:21 66:1 70:3 77:12,18,23 SMG's 38:5 55:15 Smith 22:10,13 23:3 snow 4:22,23,25 5:2,13,15,18 6:3,4 7:8,16,19 7:20,24 8:9,24 9:2,8 14:9 15:17,21 16:1 16:8 23:8,9,12 23:17,21 24:8 24:11,13 26:24 27:5,19 29:1 30:3,7 31:7 32:6,8 34:20 38:8,11,18,18 39:6 43:15 44:16,21 50:18 51:7,12 55:16 55:18 56:1,2 61:15 64:3 65:11 74:11 77:7,24 78:6 78:15,18,23 snowed 74:10 snowing 21:17 snow-related 42:25 software 73:17 73:18,20,21 sold 6:5 8:20 21:25 25:11 26:20 34:20 38:5 55:22 56:1 78:18 sole 7:1,2,18	78:11 solely 18:14 23:13 solicit 50:21 somebody 52:22 someone's 73:13 Soon 43:4 sorry 5:7 48:2 sort 42:11 sounds 18:6 39:3 54:16 source 67:7 South 4:3 SP 72:19,24 special 25:5 specialized 23:23 specific 9:8 65:25 71:14 72:20 specifically 43:23 48:6 57:25 71:15 74:9 75:23 77:22 specified 9:7 specify 65:24 spelling 17:22 spent 62:25 63:3 66:1 67:10 spread 24:3,4 spreaders 23:23 23:24 25:2,7 spreadsheets 52:12 spring 8:20 SPs 56:24 72:19 stacked 61:16 staff 17:10 54:3 staffing 15:13 25:19 standard 25:4 77:23 start 30:11,17 started 31:8,16 63:18 state 4:1 22:24
--	---	---	--	--

75:24	77:18	28:20,23 29:16	75:10	thought 13:12
stated 25:17	submit 58:11	29:17,21,24	temps 13:23	25:20 31:20
26:1 66:9 67:8	substantial	30:4,11 32:11	ten 69:23	thousands 27:11
statement 34:4	27:21 54:17	34:21,24 35:25	Tenth 1:11,15	threatening
statements 64:9	substantially	36:6,19,20	term 8:5	34:17
states 1:1 27:19	55:15	37:7 38:5,12	terminable	three 16:22,23
49:13	successor 22:13	39:7,20 40:4	29:23	16:23 17:9,11
stationed 28:10	sue 35:14	40:21,22,25	terminate 29:25	18:17 19:1
stay 11:6 38:14	sufficient 33:17	41:4,17,19,22	63:13	20:2 21:6
43:13 54:18	34:5	41:25 42:4	terminated	59:20 60:14
stayed 43:14	suggestions	43:12 49:4	11:15 19:24,25	63:13 75:18,19
steers 23:21	46:14	51:14 52:19	21:9,22 25:24	Three-quarter
24:12	suit 35:15	55:11,13,16,21	25:24 39:14	25:6
Steve 39:22	suits 42:10,22	55:22 56:2,4,7	63:5	three-quarters
stood 44:23	Suleski 49:14	58:19,21 72:21	terminating	62:21
45:18	summary 21:13	73:2,9,10 78:6	80:1	tied 36:18
stop 61:7	68:13 74:17	78:15,16,19,22	termination	Till 8:22
stored 24:6	summer 11:14	79:3,8,10	20:1 21:10	time 3:15,20 6:3
strategic 30:14	14:2	Symbiot's 29:2	25:9 40:17	11:22 13:1,4,7
31:9,16 61:25	supervisor 10:9	system 73:17	65:13 79:5	13:19 14:15,15
Street 1:11,15	61:19 67:9	74:2,6	terms 10:20	16:6,7 17:2,5,6
1:18,21 8:3,6	supplied 12:12		45:24 47:7	17:8 20:6 22:1
strictly 63:14	13:8 59:4,8		57:13 71:13	22:7 26:23
strike 48:2 72:1	supplies 69:8		Terrance 59:6	31:15,22 32:1
75:8	supply 12:10		60:25	32:7 34:3,17
strikes 38:21	24:11		Terry 61:13,19	37:12 40:1
structure 35:25	support 50:21		61:23	42:4 45:9,17
62:3	sure 22:5 55:3		testified 3:2	48:5,8 50:15
stuff 29:4	61:22 66:12,15		testifying 4:10	50:24 51:24
subcontract	71:11		testimony 21:8	52:17 53:7,12
77:23	surmise 57:23		32:16,20 76:7	53:17,17,17,22
subcontracting	surmising 57:19		79:3	53:25,25 54:4
9:14	surrounding		Thank 71:7	54:15,17 55:7
subcontractor	9:24 11:16		thing 21:22	56:11,15 57:11
10:1 24:14	29:15		28:15 64:8	57:20 58:9,14
42:16 64:22	suspect 52:1,2		70:14	58:22 59:12
subcontractors	sustain 30:24		things 13:23	60:12 62:14,25
9:19,20 14:24	swap 50:24		36:4 46:18	63:3,6,7,8,9,10
23:13,16 24:9	sweat 50:24		48:25	63:15 65:5,13
24:13 26:24	swell 15:24		think 4:13 9:3	66:22 67:10,13
27:25 28:6,8	sworn 3:2		19:5 22:24	68:5 69:17
28:14 31:13,18	Symbiot 5:20		33:13 44:8	70:7 71:13,17
31:20 34:22,22	6:2,5,17 11:6		53:5 68:8 71:5	71:19 73:9,23
42:12,12 48:24	11:10,14,16		71:12	times 15:12
49:2	12:4 13:18		third 18:2,3	71:20
subcontracts	16:6,16 21:25		50:24 62:19	title 8:18 39:24
64:25 65:14	25:11 26:12,21		72:3 75:16	titled 38:6,7,7,8

38:9	trying 19:19	unprofitable	walk-behind	Wilson 39:22
today 3:9 4:7,10	32:5 55:7	55:5,6	23:25	40:9
11:19 12:6	tune 33:4	unrealistic 65:7	want 44:24	winter 14:1
22:20 51:21,24	turn 40:19	upper 68:21	53:25 62:7	15:14,17,25
told 13:10 44:23	turnaround	71:8	66:12 74:15	24:6 30:23
57:24,25 64:13	49:22	use 24:13 32:8	wanted 32:8	49:13
ton 25:6	two 16:22,23,23	60:6 61:12	61:12	witness 48:18
top 66:7 67:1	35:13 46:21	utilize 60:8	wasn't 44:20	women 52:24
68:21 72:4	48:18 68:7	utilized 77:24	55:8 66:5,7	words 17:3 26:4
74:20	type 30:24 36:16		Waterford 26:9	30:4 54:15
total 10:5	42:9,19 53:17	V	way 48:11,12	55:24 66:3
town 22:11	74:16	validating 62:3	55:20,24 59:21	68:7 72:4 74:7
track 54:6 74:3	types 23:20	various 9:19	60:4 62:22	work 7:15,18,20
tracked 69:14	typical 16:5	14:6 15:17	68:15 75:12	8:24 9:19 10:7
69:15	typically 15:13	16:19 28:11	Webb 39:23	22:3 23:5 24:9
traded 26:3	37:1	42:24 58:8	40:10	25:20,25 26:25
trading 26:5	U	75:1 76:3	Webb's 39:24	28:20 30:8
traditionally		vary 15:16	week 5:14,17	47:3 52:16
24:14	ultimately 38:5	venture 31:3,8	11:24 19:25	53:9 58:19,21
transaction 6:7	40:15 49:3	verbal 45:10,12	21:9 53:5,8	60:9 62:2 64:4
16:16 28:21	62:1	Vernon 8:14,19	66:21	65:10 72:21
30:2,12 37:8	Um-hum 17:7	9:21 11:13,13	weeks 13:16	worked 23:4
39:8,12,21	75:5	11:23 12:4	went 36:11	52:17 58:13
40:3,15 41:25	understand 3:21	13:1,8,10	41:19,21	60:24 61:1,4
42:4 49:4	7:8 13:5 17:19	16:12 43:19,19	weren't 57:15	61:13,18,23
55:18	22:5 48:7	44:10 46:13,15	65:20 66:4,19	working 13:23
transcript 3:12	51:13,19 66:16	46:15 47:6	67:1	15:25 28:23,24
transferred 29:4	76:15 78:9,16	48:2,3 49:14	west 1:11,15 8:3	28:25 62:13
29:12 37:7	78:20	64:10,11,13	27:16	workout 33:20
38:12	understanding	66:5 67:18	WESTERN 1:1	wouldn't 10:5
transitioning	11:17 12:13	69:17 70:14	we'll 47:22	27:6
29:14	28:24 29:10	Vernon's 8:15	48:16 59:22	write 66:3
transmitted	43:21 44:6	10:8,15 46:5	79:19 80:19	written 11:4
12:18	45:4 47:9,14	47:15	we're 21:21	12:15 36:8
transportation	59:3,7 65:4,6	versus 7:16,16	36:23 44:23	45:23 63:12,17
67:18	66:22	7:16	45:19 54:5	wrong 76:8
travel 68:22,25	understood 3:24	vice 5:21 6:2	71:11	79:23
69:4	45:13 48:11,12	8:17	we've 37:3 42:14	W-2 19:16,17
trick 19:19	50:15 65:6	vicinity 18:24	47:23 49:11	
trip 44:9,11 70:3	79:11	19:5 38:21	51:4 52:9	X
70:4,9,15	unidentified	visit 61:9	60:13,13 62:6	X 2:1
trucks 23:22	51:13	voice 46:12	62:8 64:4,5,7	
25:1,2,4,8,13	uninsured 42:17	vs 1:5	68:8,9 74:24	Y
25:16 26:3,3,4	43:7		76:10 79:22	Yardmaster
26:5,11,15,20	United 1:1 49:12	W	whipsawing	6:21
true 64:6	unmerciful	wages 19:16,16	64:16	yeah 17:21 18:3
Trust 1:17	63:19	wait 3:15,16 5:7	wife 7:4	22:23 35:19

40:18 42:5	12:7 47:18,23	41:9 49:12,20	52 2:12
48:20 64:7,20	59:2,23 60:15	50:11 51:5	52,000 10:25
70:10 74:21	1,000 28:2	63:5 64:23	
year 10:22,25	1/21 68:2	65:1,12 76:5	6
13:20 15:12,20	10 7:19 59:1,6	77:19 79:24,25	6 2:12 52:7,10
25:14 28:1	10th 22:24	2005 11:14	56:10,19 59:25
38:23 39:3	10/19/04 72:15	2006 1:10	62:19 65:23
44:24	10/20/2004 72:6	21 51:5	67:16 68:17,19
years 16:5,9	10/4/04 21:4	21st 8:3,6	68:19 72:3
38:17 64:4	100 59:1,1,2,2,2	22nd 6:9 30:10	74:15 76:1
York 16:23	59:2,6 62:20	68:2 79:7	7
60:25 61:3	1099 19:16	23 1:10	7 2:13 76:25
Z	11/11/04 72:16	2319 4:2	77:4,7
Zelgowski 61:18	11:20 80:14	24 15:11 70:25	712 22:12
\$	11:25 80:14	72:16,16	75 13:22 15:8,18
\$1,000 66:20,20	11:26 80:21	25 59:1	15:24 16:4
\$1,080 66:7,8	110 72:5	3	35:5,7,11
\$15 38:22	12 20:18,22	3 2:4,9 49:16,18	77 2:13
\$22,500 62:20	12th 20:10	49:19 66:7	79 2:14
66:5	120 1:11,15	76:18 79:24	8
\$225 62:21	13 5:25 78:9	80:7	8 2:14 20:23
\$3 75:17	131 1:18	3rd 65:8	59:1,6 77:1
\$3,800 57:1	1406 8:3	3.6 31:25 39:2	79:20,23
\$3.6 33:5,17	15 41:9 49:12	30 13:22 15:8,18	80 59:2
\$33,000 66:5	54:11 79:6	16:4 45:18	9
\$340,000 37:4	15th 6:23 29:7	31 64:23 65:1,12	9:02 1:10
\$340,482 37:4	29:16	77:19	90 7:24
\$4 36:8	15-minute 80:16	35 45:18	99 23:15 24:8
\$45 71:1	150 1:21	4	26:24
\$50,000 36:11	16501 1:11,16,22	4 2:10 20:23	
\$95 57:2,15 60:5	16502 8:3	21:8,10 51:2,4	
0	16505 4:3	63:5 64:23	
02116 1:18	17 74:24	74:12 77:15	
03 30:23 39:4	2	79:25 80:8,9	
42:23	2 2:8 48:14,17	4.0 74:24	
04 6:10 8:22	48:21 49:11,20	40 57:2,17 59:1	
21:8 30:10,13	50:11	59:2,5	
30:15,18,23	2/18/2004 69:18	47 2:7	
38:25 39:4	2/22 70:2	48 2:8 70:15	
44:8 47:12	2/24/04 70:3	49 2:9	
74:24	20 5:11 54:11	5	
04-333 1:5	70:14	5 2:11 51:16,20	
05 6:23	200 28:2 59:2	76:22 80:9	
1	2002 8:20	50 27:19	
	2004 20:18,22,23	51 2:10,11	
	21:10 31:15		